

# Terms and Conditions

If you have a credit card that uses the Blue Rewards Program as a card benefit, you agree to the following terms and conditions which form part of the BMO Credit Card Cardholder Agreement or the BMO Business Mastercard®\* Account Agreement between you and us. In these terms and conditions, “you” means the Primary Cardholder or Business Owner. All other definitions contained in the BMO Credit Card Cardholder Agreement or the BMO Business Mastercard Account Agreement apply to these terms and conditions.

## 1. About the words we use in these Terms and Conditions

In these terms and conditions, the words listed below have the following meanings:

- Program Administrator means BMO Blue Rewards, Inc.
- Program means the Blue Rewards Program.
- Blue Rewards Member number means the number issued to the Primary Cardholder or Business Owner by the Program Administrator for the Program.
- Program Agreement means the agreement between you and the Program Administrator for the Program.

## 2. About These Terms and Conditions

These terms and conditions are additional to the terms and conditions in the Program Agreement and nothing in these terms and conditions changes or prejudices the Program Administrator's rights under the Program Agreement.

## 3. Availability of Blue Points (“Points”)

Points are available through us provided that the Primary Cardholder or Business Owner:

- has a BMO credit card with Points as a card benefit, and
- is enrolled in the Program.

## 4. Confirmation of Program Enrollment

We will confirm your enrollment in the Program by having your account statement show that Points have been issued. The Program Administrator may provide you with its own confirmation of enrollment.

## **5. When Points Are Issued**

Purchases, less any refunds shown on your account statements, qualify for the issue of Points if:

- your account is in good standing, and
- the purchases are charged to your account after the date that registration by the Primary Cardholder or Business Owner with both the Program Administrator and us for enrollment in the Program has been completed.

## **6. When Points Are Not Issued**

Cash advances, interest charges, fees, payments, credit or debit adjustments and any amount other than purchases that may be charged to your account with your card or cheques, do not qualify for the issue of Points. We may establish other qualifying and non-qualifying transactions from time to time.

## **7. How Points Are Issued**

Where purchases qualify for the issue of Points, Points will be issued based on the award level established by us from time to time in the period ending with your most recent account statement. Points are issued in whole numbers only. For example, if your account statement showed \$248 in net new purchases and your award level is 0.5 Points for every \$1 in purchases, then 124 Points would be issued (\$248 multiplied by 0.5 equals 124 Points).

If an account statement shows more refunds than purchases, Points will be deducted from accumulated Points or from Points to be issued in the future. These deductions will be calculated on the same basis as set out above.

## **8. Bonus Points**

From time to time, we or our partners may offer Bonus Points for purchases at designated merchants or merchant types. Additional terms and conditions may apply to these programs.

## **9. Crediting Your Blue Rewards Member Account**

Except when your account is not in good standing or when your account is closed, Points earned each month through use of the card will be automatically transferred to the Primary Cardholder's or Business Owner's Blue Rewards Member account. This transfer is typically made within two business days of your statement date.

## **10. Additional Cardholders**

Points may be issued for purchases made with a card held by additional cardholders. This does not give additional cardholders any rights against us or the Program Administrator in relation to the Program.

## **11. Cancelling and Withdrawing Points**

We may cancel or reverse any Points not issued properly. We may refuse to issue Points or may withdraw Points already issued, if we have reason to believe you caused or allowed a breach of the BMO Credit Card Cardholder Agreement or the BMO Business Mastercard Account Agreement, including these terms and conditions, or the Program Agreement. We may refuse to transfer any Points to the Blue Rewards Member account or may withdraw any Points already issued to you if we cancel any card on your account or withdraw all your rights and privileges in respect of your card and your account.

## 12. Transferring Points

For Retail cards: Points are not transferable to any other account or card or to any additional cardholder.

For Business cards: The Business Owner (or if there is more than one Business Owner, the consent of all Business Owners will be required) may transfer Points to other Member accounts.

## 13. What We Are Not Responsible for

We are not responsible for any of the following events:

- if the Primary Cardholder's or Business Owner's instructions for enrollment in the Program are not received by us or by the Program Administrator, for whatever reason;
- any delay in completing the Primary Cardholder's or Business Owner's enrollment in the Program, for whatever reason;
- any unauthorized redemption of Points;
- failure or delay by the Program Administrator or any other person to provide goods or services;
- loss or damage caused by goods or services supplied or requested in connection with the Program;
- any personal tax liability which may arise due to the issue or redemption of Points.
- in the event that the Blue Rewards Member account used by the Primary Cardholder or Business Owner is registered in the name of a different person (the "Primary Member"), you are responsible for obtaining the Primary Member's consent to the use of the Member account number and the disclosure of information as set out in sections 14 and 15 below; and we shall not be responsible for your failure to obtain such consent.

## 14. Our Participation in the Program

If you reside outside Quebec: We have the right at any time without notifying you in advance, to change or terminate these terms and conditions or cancel our participation in the Program or cancel the BMO Roadside Assistance Program.

If you reside within Quebec: From time to time, we may change any terms and conditions of the agreement and of the Program, including but not limited to:

- 1) the Points earn rate;
- 2) any rights, privileges, and conditions/restrictions related to the Program and to earning, using or maintaining Points;
- 3) the termination of any terms and conditions of the agreement;
- 4) the cancellation of our participation in the Program and the cancellation of the BMO Roadside Assistance Program.

We will provide you with a notice at least 60 days (but not more than 90 days) before such change takes effect. The notice will be drawn up clearly and legibly and will set out the new clause or both the amended clause and the clause as it read formerly, and the date the change will come into effect.

## 15. Providing Information to the Program Administrator

The primary cardholder authorizes us to provide any personal information to the Program Administrator or third parties, including partners or suppliers that may be reasonably required for the Program or to provide you with information or marketing about the Program, or such third parties, that may be of interest to you. We will share this information in accordance with the choices you have made under the BMO Credit Card Cardholder Agreement or the BMO Business Mastercard Account Agreement.



®\* Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated. Used under license.